

07/26/2008

Brenda Gardner

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Show Low, AZ 85901

Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Secretary Johnson-

I am writing to ask that the Federal Reserve Board's requested regulations against subprime credit lenders be halted. These changes will limit banks abilities to lend money to people with little or no credit. It could prevent many people from having access to the convenience and security of a CorTrust credit card, as I currently enjoy.

Before receiving the CorTrust credit card application in the mail, I only had access to a bank debit card. I have used my credit card responsibly by making more than the minimum payments each month. As a grandmother, I have enjoyed the ability to buy Christmas gifts using my credit card. Although I had some credit problems in the past, the CorTrust credit card has allowed me to increase my credit score. I plan to continue my responsible use of my credit card and hope to be able to continually rebuild my credit.

I would request that you not limit CorTrust's ability to help my friends and family rebuild their credit if needed. CorTrust has allowed me to rebuild my credit score; surely, they should be allowed to continue on to help others do the same. Please, stop the attempts to add more regulations on these companies.

Thank you for your service,



Brenda Gardner